

Information to identify the case:

Debtor 1	Mohamed Mohamed	Social Security number or ITIN	xxx-xx-9555
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-23027-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mohamed Mohamed

6/27/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mohamed Mohamed
Debtor

Case No. 18-23027-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 27, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ Mohamed Mohamed, 53 Chestnut Ave, Avenel, NJ 07001-2141
517617686	Amex Department Stores, PO Box 8718, Mason, OH 45040
517792017	+ Amgad Garas, 413 Avenue C, Apt. 5, Bayonne, NJ 07002-5163
517617687	+ Amgads Garas, 413 Avenue C Apt 5, Bayonne, NJ 07002-5163
517617689	+ Atlantic Ambulance Corp, PO Box 949, Matawan, NJ 07747-0949
517617690	Bayview Loan Servicing, PO Box 650091, Oxford, AR 72565-0091
517617691	Best Buy/CBNA, PO Box 3497, Sioux Falls, SD 57117
517617692	+ Capiral Credit Consultants, 726 Boulevard, Suite 23, Kenilworth, NJ 07033-1757
517617695	Corey M Notis, MD PA, 155 Morris Ave, Springfield, NJ 07081-1224
517617698	+ Ibrahim Law Group, PC, 97 Lackawanna Ave Suite 001, Totowa, NJ 07512-2334
517617701	Mercy Diagnostics Inc, 3109 Poplarwood Ct, Suite 302, Raleigh, NC 27604-1044
517659570	+ TD Bank, N.A, c/o Schiller, Knapp, Lefkowitz, & Hertze, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2023 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2023 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517617688	Email/Text: EBNProcessing@afni.com	Jun 27 2023 21:12:00	AT&T, c/o AFNI, PO Box 3097, Bloomington, IL 61702-3097
517617685	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2023 21:21:44	American Express, PO Box 981537, El Paso, TX 79998-1537
517740827	Email/PDF: bncnotices@becket-lee.com	Jun 27 2023 21:21:33	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517742787	+ EDI: LCIBAYLN	Jun 28 2023 00:56:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
517699207	EDI: CAPITALONE.COM	Jun 28 2023 00:56:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517617693	+ EDI: CAPITALONE.COM	Jun 28 2023 00:56:00	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
518997635	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2023 21:12:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839

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518997634	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2023 21:12:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517617696	EDI: DISCOVER.COM	Jun 28 2023 00:56:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
517666260	+ EDI: MERCEDES	Jun 28 2023 00:56:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517724547	EDI: Q3G.COM	Jun 28 2023 00:56:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517630937	EDI: DISCOVER.COM	Jun 28 2023 00:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517617694	EDI: JPMORGANCHASE	Jun 28 2023 00:56:00	Chase/Bank One Car Serv, PO Box 15298, Wilmington, DE 19850
517617699	+ Email/Text: BKNotice@ldvlaw.com	Jun 27 2023 21:12:00	Lyon, Doughty & Veldhuis, 136 Gaither Drive Ste 100, Po Box 1269, Mount Laurel, NJ 08054-7269
517617700	+ EDI: MERCEDES	Jun 28 2023 00:56:00	MB Financial Services, PO Box 961, Roanoke, TX 76262-0961
517685678	EDI: MERCEDES	Jun 28 2023 00:56:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517617702	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2023 21:12:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
519780439	Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2023 21:12:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
519780440	Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2023 21:12:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
517637386	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 27 2023 21:12:00	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
517617703	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 27 2023 21:12:00	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
517741251	EDI: PRA.COM	Jun 28 2023 00:56:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517741254	EDI: PRA.COM	Jun 28 2023 00:56:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517617704	Email/Text: signed.order@pfwattorneys.com	Jun 27 2023 21:11:00	Pressler & Pressler LLP, 7 Entin Rd., Parsippany, NJ 07054
517617705	+ EDI: RMSC.COM	Jun 28 2023 00:56:00	Synco/TJX Co, PO Box 965015, Orlando, FL 32896-5015
517621538	+ EDI: RMSC.COM	Jun 28 2023 00:56:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517617706	EDI: TDBANKNORTH.COM	Jun 28 2023 00:56:00	TD Bank NA, 32 Chestnut Street, Lewiston, ME 04240
517617707	EDI: CITICORP.COM	Jun 28 2023 00:56:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
517732631	Email/PDF: bncnotices@becket-lee.com	Jun 27 2023 21:21:59	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 31

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Amgad Garas, 413 Ave. C Apt 5, Bayonne, NJ 07002-5163
517617697	##+	First Credit Services, Inc, 377 Hoes Lane Suite 200, Piscataway, NJ 08854-4155

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Bruce C. Truesdale	on behalf of Debtor Mohamed Mohamed brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor COMMUNITY LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael M Khalil	on behalf of Debtor Mohamed Mohamed mkhalilecf@gmail.com
Russell L. Low	on behalf of Creditor Amgad Garas ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10